

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Correction of Inventorship, Commissioner of Patents, P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: September 28, 2005

Signed: _____

Peter K. Trzyna (Reg. No. 32,801)

PATENT

Paper No.

File No. MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.
Serial No.	:	10/687,063
Filed	:	October 16, 2003
For	:	COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS
Group Art Unit	:	3624
Examiner	:	

The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMBINED DECLARATION AND POWER OF ATTORNEY

S I R :

As a below-named inventor, the undersigned hereby respectfully declares that: the residence, address, and citizenship are as stated below; we believe that we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought in the above-referenced specification; we have reviewed and understand the contents of the above-identified specification, including the claims; we acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a); and that all statements made on my/our own knowledge are true and all statements made on information and belief are believed to be true, and further

that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint as our attorney, with full powers of inspection, substitution, revocation, and power to appoint associate attorneys, Peter K. Trzyna (Reg. No. 32,601 and a member of the Illinois, New York, and Washington D.C. bars).

Address all correspondence to:

Peter K. Trzyna

**P.O. Box 7131
Chicago, Illinois 60680-7131**

Address all telephone calls to:

Peter K. Trzyna at

(312) 240-0824

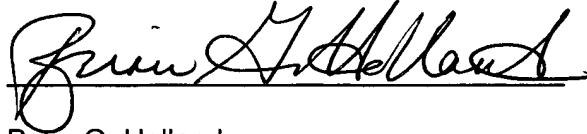
We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statement may jeopardize the validity of the application or any patent issued thereon.

Date: August 25, 2005 Crispina O. Caballero

Crispina O. Caballero
Residence and Post Office Address: 4108 Bethesda Road
Stouffville, ON Canada LA4T5X5
Canadian Citizen

Date: 6/28/0, 2005

10/687,063

A handwritten signature in black ink, appearing to read "Brian G. Holland", written over a horizontal line.

Brian G. Holland

Residence and Post Office Address: 6 Glendale Road
Needham, MA 02492
US Citizen